

# Risky Business Newsletter

Your source for timely Benefits & Safety related news | Volume 5, Issue 2



*"If you only take small risks, you are only entitled to a small life." - Scott Adams*

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## New Prescription Drug Plan Provider

The City's new prescription drug plan provider, Prime Therapeutics, will go into effect January 1, 2020.

All members on the City's Group Health Plan received a welcome letter last month to officially introduce Prime Therapeutics as your new pharmacy benefit manager. This letter explained the new prescription drug formulary and how you can view it, your new member ID card, and the Pharmacy Select Network.

### New Member ID Card

All group health plan members will receive a new Blue Cross Blue Shield card by the end of December. Your group number and contract number will remain the same but the card will include your new Prescription Bin Number. You may request additional cards by logging into your *myBlueCross* account or calling Customer Service 1-800-828-6451. You must provide your new card to your pharmacy for all prescriptions filled beginning January 1st.

### myBlueCross Account Login

If you do not already have a *myBlueCross* account, you can register by visiting [www.alabamablue.com](http://www.alabamablue.com), click on **Register**, and enter your information. Your group number can be found on

your BCBS member ID card. Through this account, you will have access to your medical, dental, and prescription drug benefits and claim history.

### New Prescription Drug Formulary

There is a new prescription drug formulary available online at [www.alabamablue.com/pharmacy](http://www.alabamablue.com/pharmacy) or by visiting the Benefits Division webpage.

It is important to know which tier your medication is in as that will determine how much you pay out of pocket.

Deductibles and Copays will remain the same:

**Calendar Year Deductible** - \$250 per person (\$750 max per family)

**Tier 1 medication** - \$10 copay

**Tier 2 medication** - 25%

**Tier 3 medication** - 25% + \$20 copay

**Tier 4 medication** - Specialty drugs (Prior Authorization required)

### International Drug Program

The International Drug Program through PreferenceRx will also go away January 1st. Members that are currently receiving medication through this program will be able to continue receiving that medication through March 31, 2020.

Affected members will receive a separate letter in the mail outlining the details.

## New Employee Orientation

January 8th  
February 5th  
March 4th

City/County  
Personnel Department  
8:30am

## In This Issue

### Prescription Drug Plan Provider

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### Education Incentive Program

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### Personal Advantage Webinars

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### Strength In Numbers

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### Annual Health Assessment

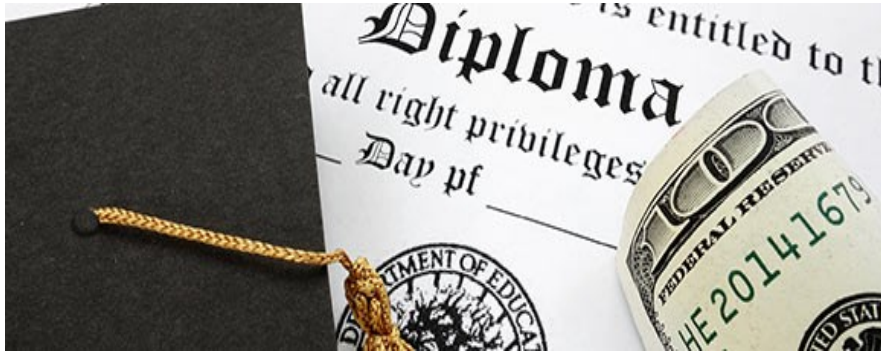
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### Update Your Contact Information

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# New Education Incentive Program

*The City of Montgomery began its Education Incentive Program for all full-time employees on October 1, 2019.*



This program will provide an opportunity for current and future employees to enhance their career fields and make them more valuable to the City of Montgomery. To encourage the professional and personal development of every City employee, this program establishes reimbursement to an employee for tuition and fees of technical, associate, undergraduate, graduate, and post-graduate courses in regionally accredited universities.

Degrees pursued must be deemed pertinent and relevant to the employee's present or future position with the City; thus the opportunity to participate in the tuition reimbursement program should not be construed as a universal benefit, and is subject to yearly appropriation of sufficient funds to implement the program. Benefits will be provided on a first come first served basis subject to available funds budgeted each year in the City's General Fund budget.

## Employee Eligibility

All full-time employees of the City who are not currently eligible for a City sponsored education assistance program are eligible for educational assistance in accordance with this policy contingent upon:

- \* The completion of the initial six (6) months of probation and acceptable City work history, including no major disciplinary infractions in the six months prior to course enrollment,
- \* The approval of an application for educational assistance by City-County Personnel,
- \* The course schedule does not interfere with an employee's work schedule, and
- \* The employee is enrolled in courses which are part of an approved, accredited degree program.

## Application Procedure

In order to participate in the Employee Education Assistance program, the employee should, prior to enrollment, submit to City-County Personnel the Employee Application for Educational Assistance and proof of admission to the requested program. City-County Personnel will respond to the application in writing, stating approval or denial.

Acceptance into the program will be dependent upon the employee's work history, the requested degree sought, and the availability of Employee Education Assistance funds budgeted.

## Reimbursement Procedures

- A. Within thirty (30) days upon successful completion of each course, the employee must submit the Reimbursement Application & Grade Report form to the Department Head. The following support must be attached to this form:
- \* A statement or validated grade report from the college or university showing that the employee, while still employed with the City, successfully completed the course with a grade C or

better for undergraduate courses, and a grade B or better for graduate or post-graduate courses.

- \* Copies of the actual paid receipts or statements from the college or university that show the employee paid the full tuition and fees with their own means.
- B. If an employee terminated during the course semester, he or she forfeits any claim to reimbursement. Additionally, an employee must notify City-County Personnel immediately upon dropping any course. The City will not reimburse for expenses associated with dropped courses.
- C. An employee will not be reimbursed for any portion of tuition and fees that were funded with a scholarship or Federal grant funds. Expenses funded by the employee's student loan are subject to reimbursement.
- D. Reimbursements are subject to Internal Revenue Code Section 127, which provides for up to \$5,250 of educational assistance to be excluded annually from an employee's income over the course of a calendar year. The maximum allowable benefit for this program is \$5,250.

## Education Assistance Terms

Employees who have received educational assistance must commit to work for the City for two (2) years from the date of the last reimbursement. If an employee separates employment prior to completing the promised time, he or she will be responsible for paying back the following percentage of educational assistance received:

- \* 0 - 12 months after completion and assistance - 100%
- \* More than 12 - 24 months after completion and assistance - 50%

If the employee fulfills his or her obligation of working for two years after reimbursement, the employee's obligation will be discharged.

Employees will sign an Employee Education Assistance Promissory Note which expresses the acceptance of these terms and allows the City to withhold the repayment amount from his or her final payroll check if the employee separates employment before the completion of the two-year commitment.

More information can be obtained by calling the Finance Department at 334-625-2033 or going online

[www.montgomeryal.gov/work/city-employee-resources](http://www.montgomeryal.gov/work/city-employee-resources).

# Personal Advantage Webinars 2020



The City's Employee Assistance Program (EAP) provider, American Behavioral, has free online webinars available for all employees. Below is the webinar schedule for the year 2020. Visit [www.americanbehavioral.com](http://www.americanbehavioral.com) and use company name *Montgomery* to create your username and password to gain access.

<p><b>January - <i>Mindful Meal Planning</i></b></p> <p>Most of us would like to eat healthier, but cost can be a major deterrent. By investing a small amount of time and effort in Mindful Meal Planning, you can easily save 30 percent on your family's food bill. In this fun and informative workshop, you will learn how the simple strategies of meal planning can save them time, stress, and money when it comes eating healthy. Topics covered include: Meal Planning Basics, Why Your Freezer is Your Best Friend, Time Saving Food Prep Tips, and Save Money While Eating Healthy.</p>	<p><b>July - <i>The Sandwich Generation: Multi-Generational Caregiving</i></b></p> <p>Are you taking care of your children and your parents? Many middle-aged people find themselves caring for both ends of the age spectrum - helping both their children and their parents navigate finances, social lives and changes in capacity for independence. This kind of caretaking can cause burnout and exhaustion. This webinar will review the phenomenon of the sandwich generation and how we can better manage the needs of our changing families. We'll discuss ways to have productive conversations with aging parents about their needs, ways to troubleshoot burn out as a caregiver and how to keep your own family running smoothly.</p>
<p><b>February - <i>Understanding Forgiveness</i></b></p> <p>Most of us know that internalizing anger, resentment and grudges creates a negative impact on wellbeing. While many of us want to release negative feelings towards others, we struggle with how to do it. Forgiveness doesn't mean giving someone a pass. Forgiveness means releasing yourself. In this webinar, we'll discuss how holding onto anger hurts us, how anger and resentment manifest in our minds and bodies, and how to take concrete steps towards lasting forgiveness. We'll offer skills and tools for a more peaceful mindset.</p>	<p><b>August - <i>Stay Motivated: Tips for Leveraging Your Super Power</i></b></p> <p>It's easy enough to set a goal. But when it comes to habit changes like improving your diet, exercising more, or trying harder to meet new people, sustaining change can feel impossible. This webinar will teach the 3-part theory of human motivation. You'll identify your motivational style (e.g. your super power!) and learn strategies that will keep you motivated so you can achieve any goal.</p>
<p><b>March - <i>How to Have a Professional and Respectful Workplace</i></b></p> <p>In any work setting, unprofessional, disrespectful and disruptive behavior creates a milieu of negativity at the workplace which impacts morale, productivity and job satisfaction. Everyone must establish professional respectful relationships with colleagues and supervisors. In this webinar, we will focus on what it means to be a professional and address negative behaviors. We will discuss how to respectfully communicate with one another.</p>	<p><b>September - <i>Fixing Our Broken Sleep</i></b></p> <p>In this webinar, you will learn techniques for overcoming common sleep problems like "trouble falling asleep", "difficulty staying asleep", "excessive thinking", "waking too early", "Sunday night insomnia", "chronic insomnia" "shift-work difficulties" and "daytime sleepiness". You will hear about the latest population studies and the latest scientific discoveries of the foundational relationship between sleep and all areas of health. This hands-on presentation has helped many people to begin getting better sleep almost immediately. Guided relaxation exercises teach techniques for initiating sleep and returning to sleep.</p>
<p><b>April - <i>Birth Order: Behavioral Traits that Affect Your Life and Work</i></b></p> <p>Most of us have heard the long-held theory that birth order has an impact on who we are as an adult. Studies have indicated there is a great deal of truth to that theory. In this webinar, we will learn how our birth order affects our behavioral style, how it affects us at work, and how it affects our relationships. We will share tools to help us interact with friends, family and colleagues based on their birth order.</p>	<p><b>October - <i>Saving for the Future</i></b></p> <p>Many people do not have a healthy level of savings, despite knowing the importance of having money set aside for emergencies, purchases, college, and retirement. In this webinar, you will learn how to utilize Emotionally Charged Saving techniques that will motivate you to set and keep your savings goals. Some of the topics covered include: Savings, Your Financial Shock Absorbers, How Spending and Saving are Actually Two Sides of the Same Coin, The Reasons to Save, Why Willpower is Overrated, Positive + Negative Emotion = Massive Motivation, and The Power of "Mindless Saving".</p>
<p><b>May - <i>Identity Theft: What Can You Do About It?</i></b></p> <p>Identity Theft is the fastest growing crime in America. Over 15 million consumers were victims of identity theft or fraud in 2017. The average fraud amount per victim was \$1,038. In this webinar, you will learn what identity theft is and how to prevent it. What you should watch out for in your email? What about suspicious text messages? Learn the red flags. And know what to do if it happens to you.</p>	<p><b>November - <i>Top Social Issues for Teens in Today's World</i></b></p> <p>Teens have different issues to deal with today. Social media has amplified the struggles they face and many suffer from anxiety and depression. They are exposed to violence on the screen and in music. Let's not forget drugs and alcohol and peer pressure, which have been a problem for decades. Join us for a discussion about signs to look for in your teen and how to help them deal with today's pressures.</p>
<p><b>June - <i>We All Matter: Diversity in the Workplace</i></b></p> <p>In today's workplace, employers have a large pool of talent to select from when hiring. But this variety brings unique challenges of its own when it comes to creating an equal opportunity workplace. This includes hiring people from all walks of life: different races, religions, languages, lifestyles, and many other unique characteristics. For your organization to succeed, everyone needs to be on the same page and working towards the same goal. This training is designed to assist in creating cultural awareness and inclusion for all employees.</p>	<p><b>December - <i>Embracing Life's Challenges: The Expected and the Unexpected</i></b></p> <p>Life throws you a curve ball - now what? Take charge by embracing the challenge and incorporating the setback into your daily life. Adversity in life is inevitable whether the circumstances are death, illness, divorce, job loss, financial or deployment. This webinar will provide encouragement and resources necessary to "reboot" by using thought provoking ideas and examples to guide the audience to ultimately embrace the hardship and face the future one day at a time.</p>



# CareHere! Health Matters

## STRENGTH IN NUMBERS

Who you surround yourself with can be beneficial to your health.

**We all know that life is full of ups and downs. Connecting with others for support can lift your mood and keep you motivated. Creating a trusted support system means you will have help at hand when you run into challenges or setbacks.**

### Support systems can include:

- **Family**
- **Friends**
- **Coworkers**
- **Health Coaches**
- **Faith-based community**
- **Local support groups**
- **Social media groups**

Being plugged into a support system is about more than being social. Surrounding yourself with a group of people who have common goals and interests will help you keep moving forward. A strong support system can also help keep you focused on the bigger picture, which allows you to better manage your stress and improve your health.

### Connection with others benefits our:

- **Emotional Health** - work through your feelings about life in a healthy way.
- **Physical Well-Being** - connect with others to exercise and meet fitness goals.
- **Spiritual Growth** - learn about and explore your beliefs with others.

Knowing that you are a part of a larger community of individuals who can support you is comforting. Connecting with others can help get you back on track when you feel you have lost focus on your goals. They can provide tips and ideas that will help you refocus and improve your health.

### You can tap into your support system for help with:

- **Healthy recipes**
- **Exercise programs**
- **Accountability partners**

There is strength in numbers. Finding the right team to back your efforts can help you go farther than you thought possible on your wellness journey. So, go ahead and ask for help. You don't have to do this alone.

**Contact your [CareHere Health Coach](#) to schedule an appointment today to get started building your team.**

**Schedule an appointment with your health center or coach  
by calling [877.423.1330](tel:877.423.1330) or visit [CareHere.com](https://www.CareHere.com)**

## New Annual Health Assessment Update

We mentioned in October's Risky Business Newsletter that your annual wellness exam, Health Risk Checkup (HRC), would have a name change to Annual Health Assessment (AHA) in January 2020. We also mentioned the rules for completing the assessment would not change. Since then, we have decided to change the measurement period from Birth Month to a Calendar Format as well as increase the penalty for non-compliance to \$25/pay period. Read the updated guidelines below:

### Annual Health Assessment (AHA) Guidelines

Beginning January 2020, all employees insured on the City's Group Health Plan will be expected to complete an Annual Health Assessment (AHA) anytime during **January 1st - September 30th** each year.

Employees will have the option to complete the AHA at CareHere or with your private physician.

#### CareHere

Employees can go to CareHere for free. You will need to set up two appointments - (1) for your blood draw and (2) for your medical review with the doctor. You must attend both appointments between January 1 - September 30 in order to be in compliance.

Registration with CareHere is required. Visit [www.carehere.com](http://www.carehere.com) or call 1-877-423-1330. Your Access Code is **CMTG6**.

#### Private Physician

Employees who decide to go to their own doctor will need to get the Private Physician Form completed by their doctor and turned back into the Benefits Division between January 1 - September 30 in order to be in compliance. Private Physician forms are located on the Benefits Division webpage for your convenience.

### Non-Compliance

Employees who do not get the AHA completed between January 1 - September 30 will be charged **\$25.00** per pay period through payroll deduction. This deduction will start January of the following year and will last for a full year - No Exceptions! Questions regarding the AHA should be directed to Angela Berry at 625-2510.

### Is Your Contact Information Correct?



#### CHANGE OF ADDRESS, EMAIL, PHONE

As we approach the new year, this is a good time to review your contact information on file with the City of Montgomery and make any necessary changes. It's essential the City has your correct information so you don't miss important updates or communications.

To check your information, log in to **Employee Online** and Select **Address** under **Personal Information**. Make sure your address, phone numbers, and email address are all correct. Any updates should be made with your department payroll clerk.